



Program Information and Assistance Policy **October 1, 2018**

The City of Charlotte's **Safe Home** and **LeadSafe Charlotte** programs provide repairs that:

1. Bring the home into compliance with the City of Charlotte's Minimum Housing Code;
2. Mitigate exposure to lead-based paint; and,
3. If funds are available, provide energy efficiency and water saving retrofits.

Preliminary Applications to the Safe Home Program may be submitted between October 1 and November 21, 2018 at 5pm. If funding is available, the application is approved, and work is scheduled, the work will be completed between July 1, 2019 and June 30, 2020.

Applicants will be notified by mail by March 29, 2019 as to whether the Preliminary Application is approved.

Under the Safe Home and LeadSafe Charlotte programs, the City of Charlotte (City) will not approve work that is cosmetic in nature or any work outside the program objectives listed above. If the work required to meet the above objectives exceeds program funding limits, the home will not be considered for rehabilitation and the application will be closed.

The following programs are available through Federal Funding:

The **Safe Home** rehabilitation program provides assistance to low income homeowners by completing repairs to assist in bringing their homes into compliance with City Minimum Housing Standards (Minimum Housing Code) and making the property free of lead based paint hazards. Repairs may include, but are not limited to, replacement or repair of roofs, electrical, plumbing, flooring, structural repairs, windows, doors, exterior painting, and kitchen and bathroom repairs. The assistance provided will be in the form of grant. Some programs require a Deed Restriction to be placed on the property. The program is funded through the Department of Housing and Urban Development (HUD). All homes built before 1978 and enrolled in federally funded programs are required to be evaluated for lead based paint hazards.

The assistance provided under Safe Home will be in the form of grant not to exceed \$42,000. The City is unable to assist properties that require more than \$42,000 in repairs in order to meet Minimum Housing Code requirements. Some programs require a Deed Restriction to be placed on the property from 5-15 years, depending on the cost of the rehabilitation, to ensure compliance with program requirements. The program requires that if the property

changes hands within the restriction period, the City may require repayment of funds.

WHO IS ELIGIBLE for Safe Home?

- **Households that have not received Housing Rehabilitation assistance within the last 10 years of application date.**
- Households must meet one of the following requirements: The home has been cited by the City of Charlotte Code Enforcement Division to be in violation of the Minimum Housing Code, is actively occupied by an elderly or disabled household member, Head of Household is a Veteran, or, the home is enrolled in the LeadSafe Charlotte program, AND;
 - The home must be occupied by a low income household (households with incomes below 60% of the area median income as determined by HUD part 5 income definition) who are the owner and occupant of the property, AND;
 - The property must be located within the City of Charlotte, AND;
 - The household must consist of United States citizens, Resident Aliens or any of the exempt classes defined in the U.S. Attorney General's Order, AND;
 - The applicant has lived in the house to be rehabilitated for a minimum of one year;
 - The Homeowner is current on all property taxes, or if less than two years back taxes are owed, is participating in a formal repayment plan with the Mecklenburg County Tax Assessor, and/or the property is not subject to any other Federal, State or Local liens, AND;
 - The property must be free of excessive clutter, AND:
 - **All applicants 18 years and older are subject to a criminal background check prior to application approval. A criminal conviction does not necessarily disqualify an applicant from the program.**

Income Limits for Safe Home (60% Area Median Income)

Family Size	1	2	3	4	5	6	7	8
Max income	\$31,140	\$35,580	\$40,020	\$44,460	\$48,060	\$51,600	\$55,170	\$58,740

Homes enrolled in the Safe Home program are prioritized considering the following:

- 1) Eligibility for the Lead hazard Control Program
- 2) Lowest Incomes
- 3) Elderly or Disabled household members
- 4) Veteran head of house holds
- 5) Households with 5 or more members

The **LeadSafe Charlotte** program provides a separate funding source to address lead

based paint hazards for families who qualify. Otherwise, lead hazards are addressed under other HUD funds. LeadSafe Charlotte funds are subject to affordability periods and/or deed restrictions that run with the property.

Applications to LeadSafe Charlotte may be submitted throughout the year. If funding is available , the application is approved, and work is scheduled, in most cases the work will be completed within 1 year of approval.

WHO IS ELIGIBLE FOR LeadSafe Charlotte?

- The home must be occupied by a low income household (households with incomes below 80% of the area median income) Investor owner properties are considered based on the income of the occupants and not the property owner, AND;
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- The property must be located within the City of Charlotte, AND;
- The household must consist of United States citizens, Resident Aliens or any of the exempt classes defined in the U.S. Attorney General's Order, AND;
- The homeowner is current on all property taxes, or if less than two years back taxes are owed, is participating in a formal repayment plan with the Mecklenburg County Tax Assessor, and/or the property is not subject to any other Federal, State or Local liens, AND;
- For owner-occupied homes, a child under the age of 6 must reside or visit the home 2 times in the same week, at least 3 hours each time, at least 10 weeks per year (60 hours) , AND;
- The property must be free of excessive clutter.
- **Owner occupied and tenant residents 18 years and older are subject to a criminal background check prior to application approval. A criminal conviction does not necessarily disqualify an applicant from the program.**

If home is a rental property, please submit the LeadSafe Charlotte application for **Investor Owner**.

Income Limits for LeadSafe Charlotte (80% Area Median Income)

Family Size	1	2	3	4	5	6	7	8
Max income	\$41,550	\$47,450	\$53,300	\$59,300	\$64,050	\$68,800	\$73,550	\$78,300

Priority will be given in situations that threaten the health and safety of the occupants.

Homes enrolled in the LeadSafe Charlotte program are prioritized as follows:

- 1) Homes of children with elevated blood lead levels of greater (EBL) than or equal to 5 ug/dl
- 2) Privately owned, single-family residents (owner occupants) enrolled in the City's single-

family rehabilitation program

- 3) Other agency referrals
- 4) Investor owners of multi-unit complexes and single family homes who are also willing to bring all units in compliance with the housing codes using their own resources

The assistance provided will be in the form of grant. A Deed Restriction will be placed on the property for 3 years, to ensure compliance with program requirements. The program requires that if the property changes hands within the restriction period, the City may require repayment of funds.

APPLICATION PROCESS AND NEXT STEPS

1. **Application:** Complete the attached preliminary application and return it during **October 1 - November 21, 2018** by 5pm.
2. **Application Screening:** Applications will be evaluated, based on the eligibility requirements outlined on Page 2 (Safe Home) and Page 3 (LeadSafe Charlotte).
3. **Additional Information:** If the preliminary application meets the minimum requirements, additional information will be requested from the applicant. Ownership of the property and household incomes will be verified along with other rating and eligibility factors as listed above. **Determination of applicant eligibility does not guarantee assistance through the program.**
4. **Feasibility Inspections:** After verification of the information provided and the determination of eligibility, an inspection of the property will be made to determine the current condition of the property and preliminary feasibility for inclusion in the Safe Home and/or LeadSafe Charlotte programs.

If the property was built before 1978, the City will schedule a free lead based paint inspection and risk assessment to be completed by a certified Lead Paint Inspector and Risk Assessor (Lead Inspector) to determine if lead based paint hazards are present. A cost estimate for the amount of work needed to control all lead hazards will be provided by the Lead Inspector to the City.

Feasibility inspections will not be completed on homes that contain excessive clutter. Homeowners are encouraged to assist by providing information on problems that exist and need repair.

After the inspections, **if rehabilitation is deemed feasible**, a meeting will be set up to discuss the details of the programs, responsibilities of the City, the homeowner, and the

contractors. **If the property cannot be repaired with the amount of funding available, the application will be closed and the applicant will be notified in writing.**

5. **Scope of Work Inspection:** After the property has been determined feasible, the City will visit the home again for a more thorough inspection. All parts of the home must be made accessible for inspection, including the attic and crawlspace, if any. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks, etc. At this time the Rehabilitation Specialist will also prepare a cost estimate which is held in confidence until all bidding is completed. **If the cost estimate exceeds the amount of funding available, the application will be closed.**
6. **Grant Agreement and Bidding:** If still considered feasible, a Grant Agreement will be executed between the homeowner and the City, indicating the intention of the City to provide funding for the project in an amount not to exceed \$42,000. The work will then be bid with the intent to award the work to the lowest responsive and responsible contractor. **If the bid amount exceeds the amount of funding available, the application will be closed.** If the proposed work does not exceed the amount of funding available, a contract will be executed between the contractor, the homeowner, and the City, (signing as an interested third party). This agreement will define the roles of the parties involved throughout the process, and the payment processes.
7. **Relocation:** Dependent on the scope of work, in many cases, the occupants will need to temporarily relocate during the home rehabilitation. Temporary relocation is the responsibility of the occupant.

The following procedures are designed to provide an avenue for resolution of complaints and appeals.

During the application process:

1. If an applicant feels that his/her application was not fairly reviewed or rated and would like to appeal the decision, he/she should contact the Housing Supervisor within five days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision, the detailed complaint should be put into writing.
2. A written appeal must be made within 10 business days of the initial decision on an application.
3. The City of Charlotte will respond in writing to any complaints or appeals within 10 business days of receiving written comments.

During the repair/modification process:

1. If the homeowner feels that repairs or modifications are not being completed according to the contract, he/she must inform the contractor and the Rehabilitation Specialist.

2. The Rehabilitation Specialist will inspect the work in question. If he finds that the work is not being completed according to contract, the Rehabilitation Specialist will review the contract with the contractor and ask the contractor to remedy the problem.
3. If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Rehabilitation Specialist and facilitated by the City's Rehabilitation Supervisor.
4. Should the mediation conference fail to resolve the dispute, the Housing Manager will render a written final decision.
5. If the Rehabilitation Specialist finds that the work is being completed according to contract, the complaint will be noted and the Rehabilitation Specialist and the homeowner will discuss the concern and the reason for the Rehabilitation Specialist's decision.

For more information contact Waleska Selles at 704-336-3311.